

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Charles Mintz
Debtor

Case No. 15-17168-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 10

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db +Charles Mintz, 1000 Longacre Blvd, Yeadon, PA 19050-3309
13635020 +Borough of Yeadon, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
Norristown, PA 19404-3020
13636167 +Nationstar Mortgage LLC d/b/a Champion Mortgage Co, Champion Mortgage Company,
8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
13626607 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
Attn: Bankruptcy Dept 3F

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 15 2020 04:45:11 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 15 2020 04:44:41
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 15 2020 04:45:02 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13616976 +E-mail/Text: duffyk@co.delaware.pa.us Aug 15 2020 04:45:19 Delaware County Tax Claim Bureau,
Government Center Building, 201 West Front Street, Media, PA 19063-2708
13708240 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 15 2020 05:05:17
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13613801 EDI: Q3G.COM Aug 15 2020 08:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Champion Mortgage Company agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
CHARLES GRIFFIN WOHLRAB on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company cwohlrab@rascrane.com
ERIK B. JENSEN on behalf of Debtor Charles Mintz akeem@jensenbagnatolaw.com, camryn@jensenbagnatolaw.com; jennifer@jensenbagnatolaw.com; lori@jensenbagnatolaw.com; mjmech@gmail.com; jensener79956@notify.bestcase.com
JAMES RANDOLPH WOOD on behalf of Creditor Borough of Yeadon jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
KEVIN M. BUTTERY on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company cdigianantonio@rascrane.com
KEVIN M. BUTTERY on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY cdigianantonio@rascrane.com
LAUREN BERSCHLER KARL on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company lkarl@rascrane.com, lkbkarl03@yahoo.com
LEONARD B. ALTIERI, III on behalf of Creditor Delaware County Tax Claim Bureau laltieri@toscanigillin.com
SHEETAL R. SHAH-JANI on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY sshahjani@rascrane.com
THOMAS I. PUCEO on behalf of Creditor Champion Mortgage Company tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1 **Charles Mintz**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **15-17168-elf**

Social Security number or ITIN **xxx-xx-0548**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Mintz

8/13/20

By the court: **Eric L. Frank**
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.